

### Remarks

In response to the Office Action dated March 8, 2007, Applicant respectfully requests reconsideration based on the following remarks. Applicant respectfully submits that the claims as presented are in condition for allowance.

Claims 23-25 have been amended merely to correct matters of form.

### Interview Summary

The undersigned participated in a telephone interview with the Examiner on May 2, 2007. During the interview, distinctions were discussed in relation to the Laybourn reference, particularly, Laybourn's failure to disclose an interactive voice response (IVR) application asking the customer for a number of previous transactions to be played back to the customer.

### §102 Rejections

Claims 1, 2, 4, 6-9, 12, 13, and 15-25 stand rejected under 35 U.S.C. §102(e) as being anticipated by Laybourn et al, US Pat 6,480,710. Applicant respectfully traverses these rejections.

Claim 1 recites in part, an IVR application on the peripheral device comprising a menu driven system adapted to receive information from a customer, wherein the menu drive system interacts with the customer to ask the custom a number of previous transactions to be played back to the customer. Applicants assert that at least these recitations are not disclosed by Laybourn.

The Office Action concludes that because Laybourn describes that a subscriber's history of transactions are maintained, that this evidences that the above mentioned claim recitations are disclosed by Laybourn. Applicants disagree with this conclusion. While Laybourn does disclose that the history of the transactions to replenish the account by the subscriber is stored in a subscriber database 230, Laybourn fails to disclose that a menu driven system of the IVR interacts with the customer to ask the customer a number of previous transactions to be played back. While Laybourn discloses interaction between the IVR and the subscriber to replenish the account such as by using a credit/debit

authorization as is discussed at column 7, there is no discussion about asking the customer a number of previous transactions to be played back.

Thus, Laybourn fails to disclose at least these recitations of claim 1 such that claim 1 is allowable over Laybourn for at least these reasons. Dependent claims 2, 4, 6-9, 12, 13, and 15 depend from an allowable base claim and are also allowable for at least the same reasons.

Furthermore, one or more of these dependent claims are allowable for additional reasons. For example, dependent claim 9 recites that the system recites at least one of a cost of the call, a time the call was placed, and a duration of the call. Furthermore, dependent claim 13 recites wherein at least one of an amount of the replenishment and a time of the replenishment is recited. At no point does Laybourn disclose that such information is available for playback to the customer from an IVR system of Laybourn. At column 4, lines 4-12, Laybourn describes that the subscriber database 230 keeps track of activities involving a subscriber and is used to resolve disputes with the subscriber and to detect possible fraud, but this statement of Laybourn is far from disclosing that such information is provided via the IVR system to the subscriber. Thus, these claims are allowable for these additional reasons as well.

Claim 16 recites in part receiving information from a customer via a menu driven system of an IVR application on the peripheral device, wherein the menu driven system interacts with the customer to ask the customer a number of previous transactions to be played back to the customer. Applicants assert that at least these recitations are not disclosed by Laybourn for the same reasons discussed above in relation to claim 1. Laybourn does not disclose the IVR system asking the customer a number of previous transactions to be played back. Thus, claim 16 is allowable over Laybourn for at least these reasons. Dependent claims 17-25 depend from an allowable base claim and are also allowable for at least the same reasons.

Furthermore, one or more of these dependent claims are allowable for additional reasons such as claims 22 and 25 where the system recites information about the transaction to the customer. As discussed above, Laybourn fails to disclose that information from the subscriber database 230 is recited to the subscriber via the IVR system such that these claims are allowable for these additional reasons.

Conclusion

Applicants assert that the application including claims 1, 2, 4, 6-9, 12, 13, and 15-25 is in condition for allowance. Applicants request reconsideration in view of the remarks above and further request that a Notice of Allowability be provided. Should the Examiner have any questions, please contact the undersigned.

No fees other than a fee for consideration of an enclosed Information Disclosure Statement are believed due. However, please charge any additional fees or credit any overpayment to Deposit Account No. 50-3025.

Respectfully submitted,

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